



CROW TRIBE EXECUTIVE BRANCH

Economic Development Department

Bacheeitché Avenue

PO Box 970

Crow Agency (Baaxuwaaashe), MT 59022

Phone: (406) 638-3766 Fax: (406) 638-3825

Cedric Black Eagle

Chairman

Calvin 'Coolidge' Jefferson, Jr.

Vice-Chairman

Scott Russell

Secretary

Darrin Old Coyote

Vice Secretary

January 24, 2011

EXHIBIT 18
DATE 1/25/11
HB Commerce

To the Appropriations Committee:

The Crow Tribe applies for the \$70,000 Indian Country Economic Development Grant to sustain the Apsáalooke Nation Revolving Loan Fund (ANRLF). The ANRLF provides Business Loans to Crow enrolled members who wish to start or expand a business located on the Crow reservation. We have accumulated \$150,000 Loan Fund over the life of the ICED Program.

The ANRLF is the only Native Loan fund located on any of the reservations in Montana. It is also the closest and most available business loan offered to the Crow People. With the ICED grant this year we are able to provide a reasonable salary, training and travel for the loan fund manager, promote the loan fund with outreach, and contract a grant writer.

We have had one \$5,000 loan disbursed and paid off. With this loan, the recipient was able to purchase the equipment necessary to conduct his business on and off the Crow reservation. He is now in the process of applying for a conventional loan and wouldn't have been able to get a conventional loan, off the reservation without the experience he received in applying for the ANRLF business loan.

We have spent the last 6 months attending trainings to help improve the loan fund, modifying policies and procedures, adding and increased loan products, streamlining the loan process, creating loan applications and finally we have started to market our new and improved loan products. Initial response is very promising; 4 inquiries and 2 application disbursements within hours of email disbursement.

Our loan fund just recently added a smaller loan product called the Micro Business Loan for loans amounting \$200 to \$5,000 with a streamlined application. The loan committee also voted to increase the existing business loan from a maximum of \$5,000 to a maximum of \$10,000. We also provide one-on-one technical assistance in completing the loan application, the business plan, business plan financials. The loan fund and Economic Development has benefited by having an individual who can run and promote the loan fund. We have been able to establish relationships with the Small Business Administration, the Small Business Development Center, the Native American Development Corporation, the Indian Equity Fund, the Little Big Horn College Extension program and business



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department, Beartooth RC&D, The Bridging Cultures Committee and the Crow Chamber of Commerce.

Due to the fact we have the ANRLF and the ICED grant, we have applied and received the \$149,000 Native American CDFI Assistance Grant to develop a Native Community Development Financial Institution. We are in the process of creating the Native Community Development Financial Institution with the training and help from Oweesta Development Corporation. This organization will be a non-profit organization that will not only provide developmental services, that would not otherwise be available to the Crow reservation, but it will be a self sustaining independent organization whose only goal and agenda is to serve the Crow people. This organization will also be able to capitalize the loan fund and apply for additional funding; this is all thanks to the ICED grant.

In the next grant application we hope to add to the loan fund, continue with outreach and marketing, contract a grant writer, provide salary for the loan officer, and allocate \$5,000 for equity grants for Crow owned businesses. We hope the equity grant will help those who are starting up and expanding their business to curb their fear of the inherent risk associated with borrowing money. With a cut to the ICED budget and to the grant we would also have to cut our outreach, marketing, grant writer, loan manager salary, an addition to loan fund, or equity grants.

We sincerely hope that a cut is deemed unnecessary, to not only the ICED program but also to the Indian Equity Fund and Indianpreneurship program.

Thank you,

Yolanda Old Dwarf-Good Voice

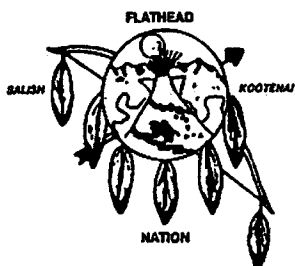
Apsáalooke Nation Revolving Loan Fund Manager

Apsáalooke Nation Economic Development Department

P-406-638-3733

F-406-638-3825

yolandao@crownations.net



A Confederation of the Salish,
Upper Pend d'Oreilles
and Kootenai Tribes

**THE CONFEDERATED SALISH AND KOOTENAI TRIBES
OF THE FLATHEAD NATION**

P.O. BOX 278
Pablo, Montana 59855
(406) 275-2700
FAX (406) 275-2806
www.cskt.org



A People of Vision

TRIBAL COUNCIL MEMBERS:

E.T. "Bud" Moran – Chairman
Joe Durglo – Vice Chair
Steve Lozar – Secretary
Jim Malatare – Treasurer
Michel Kenmille
Carole Lankford
Reuben A. Mathias
Charles L. Morigeau
Terry L. Pitts
James Steele Jr.

Joint Appropriations Committee on General Government
PO Box 200505
Helena, Mt. 59620-0505

January 25, 2011

**RE: House Bill 2 – Public Comment on Indian Country Economic Development
Program - January 25, 2011**

Dear Sirs:

The Confederated Salish and Kootenai Tribes (CSKT) are offering a letter of support for continuation of the Montana Indian Country Economic Development Program grants to Montana's Tribes.

This program is a great benefit to Indian Tribes who are able to craft business and economic development programs within the state parameters to meet the unique needs of each reservation.

In the last five (5) years the leverage of state funds to other funding sources has exceeded 1:1 and the program has achieved a lasting effect in terms of increased capacity and jobs created and retained. The job creation and retention impact is important as the reservations have the highest unemployment rates within the State of Montana.

In the past, the Confederated Salish and Kootenai Tribes have used the funds for business evaluation and feasibility, business expansion, job creation and equipment diversification as part of job retention.

The continued investment by the State of Montana in the ICED funds is a commitment to the health of reservation economies that are frequently left out of more mainstream State sponsored employment and job creation efforts.

We urge the Joint Appropriations Committee on General Government to continue the good work that began with the Indian Country Economic Development Program created by the 59th Legislature.

If the CSKT Tribes can be of any assistance in supporting this program, please give me a call at (406) 675-2700 ext. 1007.

Sincerely,

A handwritten signature in black ink, appearing to read "E.T. Moran", with a stylized, flowing script.

E.T. "Bud" Moran, Chairman
Tribal Council

Copy – CSKT Tribal Council
Lesa Evers, Coordinator of Indian Affairs

The Chippewa Cree Tribe of the Rocky Boy's Reservation

Phone: (406) 395-4478 or 4210 - Finance Office
(406) 395-4282 or 4321 - Business Committee

96 Clinic Road
Box Elder, Montana 59521

January 24, 2011

Representative Bill Beck
Chairman
General Government Appropriation Subcommittee
Montana State Legislature
PO Box 200400
Helena, Montana 59620-0400


Dear Chairman Beck:

The Chippewa Cree Business Committee, Rocky Boy's Indian Reservation, would like to express their support for the continuation of the Indian Country Economic Development (ICED) Program as part of House Bill 2.

The Indian Country Economic Development (ICED) Program was created by the 59th legislature in an effort to improve economic development in Indian Country, including the Little Shell Tribe. Funding has been used for economic and business development projects, workforce training and feasibility studies for the purpose of creating and/or retaining jobs.

The Chippewa Cree Tribe is seeking the support of your Subcommittee to continue this important program, that is administered by the Montana Department of Commerce Business Resource Division, that benefits not only members of my tribe, but the state of Montana as well. I have attached examples of projects that have created a difference in Indian Country and have also helped those communities and counties that border our reservations. Should there be any questions in regards to this request, please contact me or Mr. Richard Sangrey, Chief of Staff, at (406) 395-5705.

Sincerely,



Raymond Parker Jr.
Chairman

NORTHERN CHEYENNE ARTS & CRAFTS CENTER
P. O. BOX 128
LAME DEER, MONTANA 59043
PHONE# 406 477-7052 FAX# 406 477-7053

January 20, 2011

Representative Bill Beck
Chairman
General Government Appropriations Subcommittee
Montana State Legislature
P.O. Box 200400
Helena, Mt. 59620-0400

Dear Representative Bill Beck,

I am writing to show my strong support for the Northern Cheyenne Arts & Crafts Center here in Lame Deer, Mt. This project is very important to the people of the Northern Cheyenne Reservation they rely on the financial assistance that their beadwork and art sales yield from this project.

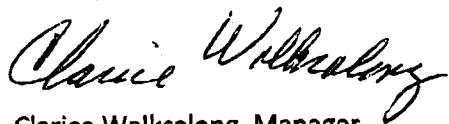
The sales that the people get from their beadwork and art gives them independence to help themselves and their families. They are able to provide food, heat, lights, transportation and other necessities to go about their daily lives without having to wait on the bureaucratic paperwork and red tape that it takes to go for assistance from the welfare agencies.

The artisans include not only adults but the younger high school students that have learned beading from the high school beading classes come here to sell their beadwork and art. All the people leave from this center with great self esteem because they have made beadwork and have made money on the beadwork so they are able to provide for their families and to help themselves.

The crafts people that sell their beadwork and art have contributed to the tourism that the Northern Cheyenne Tribal project has started. Our history, culture and traditions draw interest from the tourists that pass through the Northern Cheyenne Reservation. The artisans are the workers that bring the people to our shop to view our great history told through the beadwork and art.

This project has benefitted the crafts people as well as the people to work to keep our traditions and culture alive it has brought economic development and is continuing toward a better tomorrow. Our need is great and your financial consideration for this project is much needed to move on.

Thank you,



Clarice Walksalong, Manager
Northern Cheyenne Arts & Crafts Center
P. O. Box 128
Lame Deer, Mt. 59043